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FORM D

SEC USE ONLY Prefix Date Received Serial

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U. S. SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

FORM D

NOTICE OF SALE OF SECURITIES PURSUANT TO REGULATION D,

078°

SECTION 4(6), AND/OF UNIFORM LIMITED OFFERING E				
Name of Offering (check if this is an amendment and name has ch SEPARATE ACCOUNT HLIC GAC-MS1, owned by Hartford Life	- .			
Filing Under (Check box(es) that apply): Rule 504 Rule 505	Rule 506 Section 4(6) ULOE			
Type of Filing: ☑ New Filing ☐ Amendment	PROCESSE			
A. BASIC IDENTIFICATION	DATA NOV 2 2 2006			
1. Enter the information requested about the issuer.				
Name of Issuer (check if this is an amendment and name has change Hartford Life Insurance Company HLIC GAC-MS1 Separate According to the company HLIC GAC-MS1 Separat				
Address of Executive Offices (Number and Street, City, State, Zip Code) 200 Hopmeadow Street, Simsbury, CT 06089	Telephone Number (Including Area Code) (860) 843-3585			
Address of Principal Business Operations (Number and Street, City, State, Zip Code)	Telephone Number (Including Area Code)			
Brief Description of Business				
Type of Business Organization corporation business trust business Organization business Organization business Organization business Organization				
Actual or Estimated Date of Incorporation or Organization: Month 04	Year 06			
•	Postal Services abbreviation for State; or other foreign jurisdiction): [CT]			

GENERAL INSTRUCTIONS

Federal:

Who Must File: All issuers making an offering of securities in reliance on an exemption under Regulation D or Section 4(6), 17 CFR 230.501 et seq. or 15 U.S.C. 77d(6).

When to File: A notice must be filed no later than 15 days after the first sale of securities in the offering. A notice is deemed filed with the U.S. Securities and Exchange Commission (SEC) on the earlier of the date it is received by the SEC at the address given below or, if received at that address after the date on which it is due, on the date it was mailed by United States registered or certified mail to that address.

Where to File: U.S. Securities and Exchange Commission, 450 Fifth Street N.W., Washington, D.C. 20549.

Copies Required: Five (5) copies of this notice must be filed with the SEC, one of which must be manually signed. Any copies not manually signed must be photocopies of the manually signed copy or bear typed or printed signatures.

Information Required: A new filing must contain all information requested. Amendments need only report the name of the issuer and offering, any changes thereto, the information requested in Part C, and any material changes from the information previously supplied in Parts A and B. Part E and the Appendix need not be filed with the SEC.

Filing Fee: There is no federal filing fee.

State:

This notice shall be used to indicate reliance on the Uniform Limited Offering Exemption (ULOE) for sales of securities in those states that have adopted ULOE and that have adopted this form. Issuers relying on ULOE must file a separate notice with the Securities Administrator in each state where sales are to be, or have been made. If a state requires the payment of a fee as a precondition to the claim for the exemption, a fee in the proper amount shall accompany this form. This notice shall be filed in the appropriate states in accordance with state law. The Appendix to the notice constitutes a part of this notice and must be completed.

ATTENTION

Failure to file notice in the appropriate states will not result in a loss of the federal exemption. Conversely, failure to file the appropriate federal notice will not result in a loss of an available state exemption unless such exemption is predicated on the filing of a federal notice

A. BASIC IDENTIFICATION DATA

- 2. Enter the information requested for the following:
 - Each promoter of the issuer, if the issuer has been organized within the past five years;
 - Each beneficial owner having the power to vote or dispose, or direct the vote or disposition of, 10% or more of a class of equity securities of the issuers;
 - Each executive officer and director of corporate issuers and of corporate general and managing partners of partnership issuers; and
 - Each general and managing partner of partnership issuers.

Check Box(es) that Apply: Promoter Beneficial Owner Executive Officer Director General and/or Managing Partner
Full Name (Last name first, if individual) Hartford Life Insurance Company
Business or Residence Address (Number and Street, City, State, Zip Code) 200 Hopmeadow Street, Simsbury, CT 06089

(Use blank sheet, or copy and use additional copies of this sheet, as necessary)

	B. INFORMATION ABOUT OFFERING							
1.	Has the issuer sold, or does the issuer intend to sell, to non-accredited investors in this offering?	Yes	No					
	Answer also in Appendix, Column 2, if filing under ULOE.							
2.	What is the minimum investment that will be accepted from any individual?	\$ <u>N/A</u>						
3.	Does the offering permit joint ownership of a single unit?	Yes	No ⊠					
4.	Enter the information requested for each person who has been or will be paid or given, directly or indirectly, any commission or similar remuneration for solicitation of purchasers in connection with sales of securities in the offering. If a person to be listed is an associated person or agent of a broker or dealer registered with the SEC and/or with a state or states, list the name of the broker or dealer. If more than five (5) persons to be listed are associated persons of such a broker or dealer, you may set forth the information for that broker or dealer only.							
No	l Name (last name first, if individual) commissions were paid by the issuer, its principal underwriter or the insurer wi ount.	10 owns t	he separate					
Bus	siness or Residence Address (Number and Street, City, State, Zip Code)							
Nar	me of Associated Broker or Dealer							
	tes in Which Person Listed Has Solicited or Intends to Solicit Purchasers neck "All States" or check individual States)	☐ Ali	States					
	AL AK AZ AR CA CO CT DE DC FL GA HI ID IL IN IA KS KY LA ME MD MA MI MN MS MO MT NE NV NH NJ NM NY NC ND OH OK OR PA RI SC SD TN TX UT VT UA WA WV WI WY PR							
	C. OFFERING PRICE, NUMBER OF INVESTORS, EXPENSES AND US	E OF PR	OCEEDS					
1.	Enter the aggregate offering price of securities included in this offering and the total "0" is answer is "none" or "zero." If the transaction is an exchange offering, check t the columns below the amounts of the securities offered for exchange and already ex Aggregate	amount a	lready sold. Enter					
	oe of Security Offering Price		Sold					
	st							
Εqι	lity\$\$							
Cor	nvertible Securities (including warrants)\$	\$						
	tnership Interests\$	\$ -						
	ner (Specify) Separate Account	<u>ed</u> \$ _	\$80,641,515.24					
	Total\$	\$ _						
	Answer also in Appendix, Column 3, if filing under ULOE.							

2. Enter the number of accredited and non-accredited investors we the aggregate dollar amounts of their purchases. For offerings who have purchased securities and the aggregate dollar amount answer is "none" or "zero."	under Rule 504, indicate	the n	umber of persons
	Number of Investors	_	Aggregate Dollar Amount of Purchase
Accredited Investors	1	\$_	\$80,641,515.24
Non-accredited Investors		\$_	
Total (for filings under Rule 504 only)		\$ _	
Answer also in Appendix, Column 4, if filing un	der ULOE.		
 If this filing is for an offering under Rule 504 or 505, enter the the issuer, to date, in offerings of the types indicated, in the tw securities in this offering. Classify securities by type listed in Type of Offering 	velve (12) months prior to		
Rule 505	N/A	\$ -	5010
Regulation A		\$ -	- .
Rule 504		\$ -	
Total		.š	
4. a. Furnish a statement of all expenses in connection with the i offering. Exclude amounts relating solely to organization exp as subject to future contingencies. If the amount of an expend the box to the left of the estimate. Transfer Agent's Fees	enses of the issuer. The in	nform	ation may be given
b. Enter the difference between the aggregate offering price g expenses furnished in response to Part C – Question 4.a. This difference issuer."			

left of the estimate. The total of the payments listed r in response to Part C - Question 4.b above.	nust equ	ıal t	he adjusted gross pro	oceed	s to tl	he issuer set forth
			yments to Officers, rectors & Affiliates			Payments to Others
Salaries and fees	. Ц	\$	None	. Ц	\$ -	None
Purchase of real estate	. 🗆	\$	None		\$ _	None
Purchase, rental or leasing and installation of machinery and equipment	. 🗆	\$	None		\$_	None
Construction or leasing of plant buildings and facilities	. 🗆	\$	None		\$_	None
Acquisition of other business (including the value of securities involved in this offering that may be used in exchange for the assets or securities of						
another issuer pursuant to a merger)	. 🗆	\$	None		\$ _	None
Repayment of indebtedness		\$	None_		\$_	None
Working capital	. 🗆	\$	None_		\$ _	None
Other (specify) These types of expenses, if applicable, are typically paid by the insurance company who owns the separate account.		\$	None		\$ -	None
Column Totals		\$	None		\$	None
Total Payments Listed (column totals added)			\$	N	lone	
D. FEDERA	L SIGN	ΆΤ	URE			
The issuer has duly caused this notice to be signed by the under Rule 505, the following signature constitutes an unExchange Commission, upon written request of its staff, t non-accredited investor pursuant to paragraph (b)(2) of R	dertakin he infor	ig b mat	y the issuer to furnish	h the I	U.S. \$	Securities and
Issuer (Print or Type) Hartford Life Insurance Company Separate Accoun GAC-MS1	t HLIC		signature Al l'Mel	rife	ili	Date 11/9/06
Name of Signer (Print or Type) Jerry K. Scheinfeldt Assistant Vice President & Assistant Gen Counsel Hartford Life Insurance Compa						sistant General
		_				

5. Indicate below the amount of the adjusted gross proceeds to the issuer used or proposed to be used for each of the purposes shown. If the amount for any purpose is not known, furnish an estimate and check the box to the

ATTENTION

Intentional misstatements or omissions of fact constitute federal criminal violations. (See 18 U.S.C. 1001.)

E. STATE SIGNATURE

- Is any party described in 17 CFR 230.262
 presently subject to any of the disqualification provisions of such rule?

 See Appendix, Column 5, for state response.
- Yes No □
- 2. The undersigned issuer hereby undertakes to furnish to any state administrator of any state in which this notice is filed, a notice on Form D (17 CFR 239.500) at such times as required by state law.
- 3. The undersigned issuer hereby undertakes to furnish to the state administrators, upon written request, information furnished by the issuer to offerees.
- 4. The undersigned issuer represents that the issuer is familiar with the conditions that must be satisfied to be entitled to the Uniform Limited Offering Exemption (ULOE) of the state in which this notice is filed and understands that the issuer claiming the availability of this exemption has the burden of establishing that these conditions have been satisfied.

The issuer has read this notification and knows the contents to be true and has duly caused this notice to be signed on its behalf by the undersigned duly authorized person.

Issuer (Print or Type)
Hartford Life Insurance Company Separate Account HLIC
GAC-MS1

Name of Signer (Print or Type)
Jerry K. Scheinfeldt

Signature

Ville of Signer (Print or Type)
Assistant Vice President & Assistant General
Counsel Hartford Life Insurance Company

Instruction: Print the name and title of the signing representative under his signature for the state portion of this form. One copy of every notice on Form D must be manually signed. Any copies must be photocopies of the manually signed copy or bear typed or printed signatures.

APPENDIX

1		2	3	•		4			5	
	Intend 3	To Sell To	Type Of Security And Aggregate Offering Price	4				Disqualification Under State ULOE (If Yes, Attach Explanation Of		
		rs In State 3-Item 1)	Offered In State (Part C-Item 1)	Туре	Type Of Investor And Amount Purchased In State (Part C- Item 2)					
			,	Number of		Number of			-Item 1)	
State	Yes	No		Accredited Investors	Amount	Non-Accredited Investors	Amount	Yes	No	
AL			The Separate Account is not a security, but a life insurance contract under state law.							
AK										
AZ								-		
AR										
CA										
CO										
CT										
DE										
DC										
FL										
GA										
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ID										
IL										
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KS										
KY							· · · · · · · · · · · · · · · · · · ·			
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APPENDIX

□ i		2	3			4		 	5	
1		2	,	, "				Disqualification		
			Type Of Security							
		To Sell To	And Aggregate Offering Price					(If Yes, Attach Explanation Of		
		rs In State	Offered In State	Type	Of Investor An	d Amount Purchased	ł In State	Waiver	Granted)	
		3-Item 1)	(Part C-Item 1)			rt C- Item 2)		(Part E-Item 1)		
				Number of		Number of				
State	Yes	No		Accredited Investors	Amount	Non-Accredited Investors	Amount	Yes	No	
NE	1 03	140		Investors	Amount	Investors	Allouit	165	110	
NV								<u> </u>		
NH					- "-	;				
NJ										
NM										
NY						-				
NC										
ND							12			
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